

FIG. 1

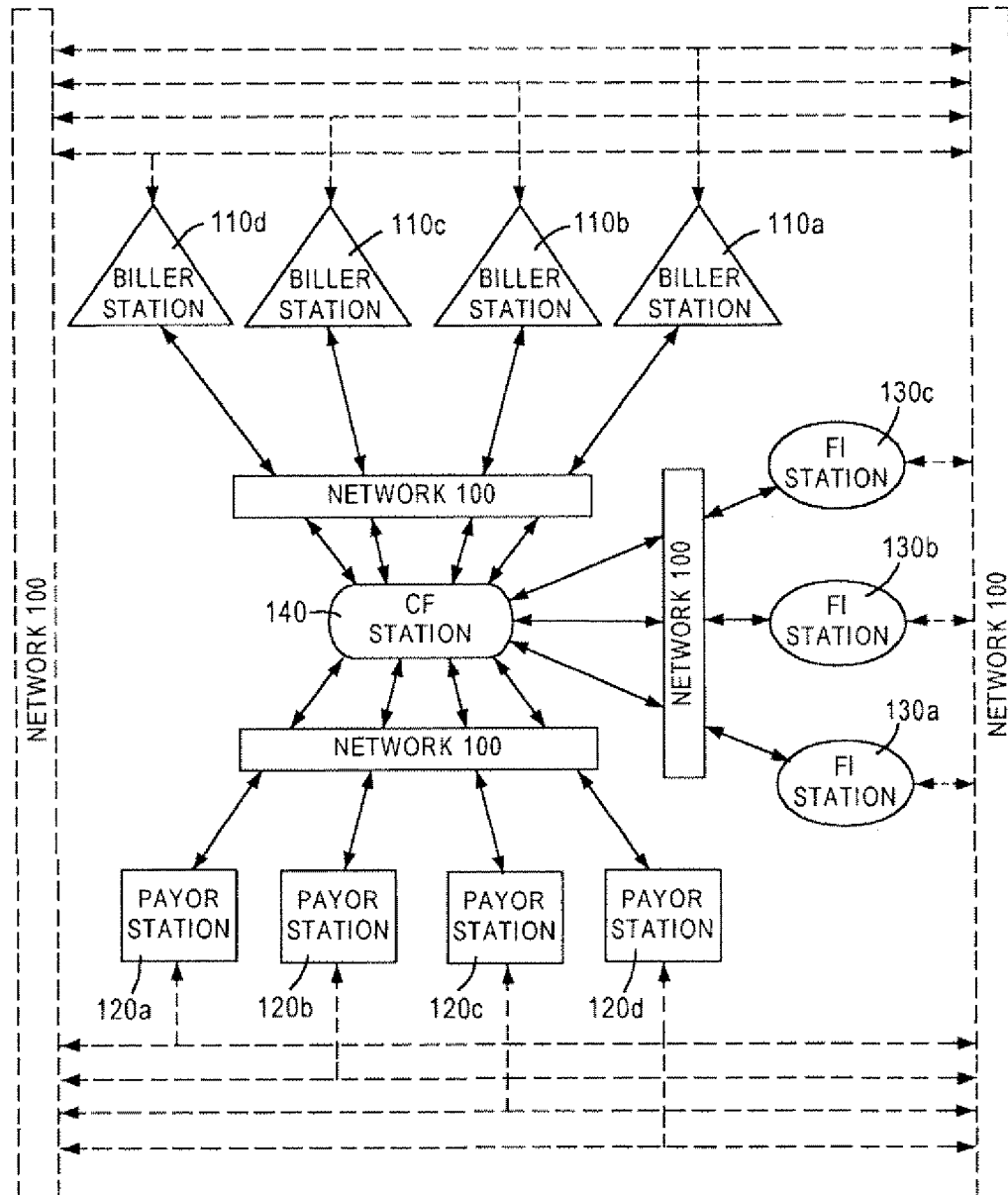


FIG. 2

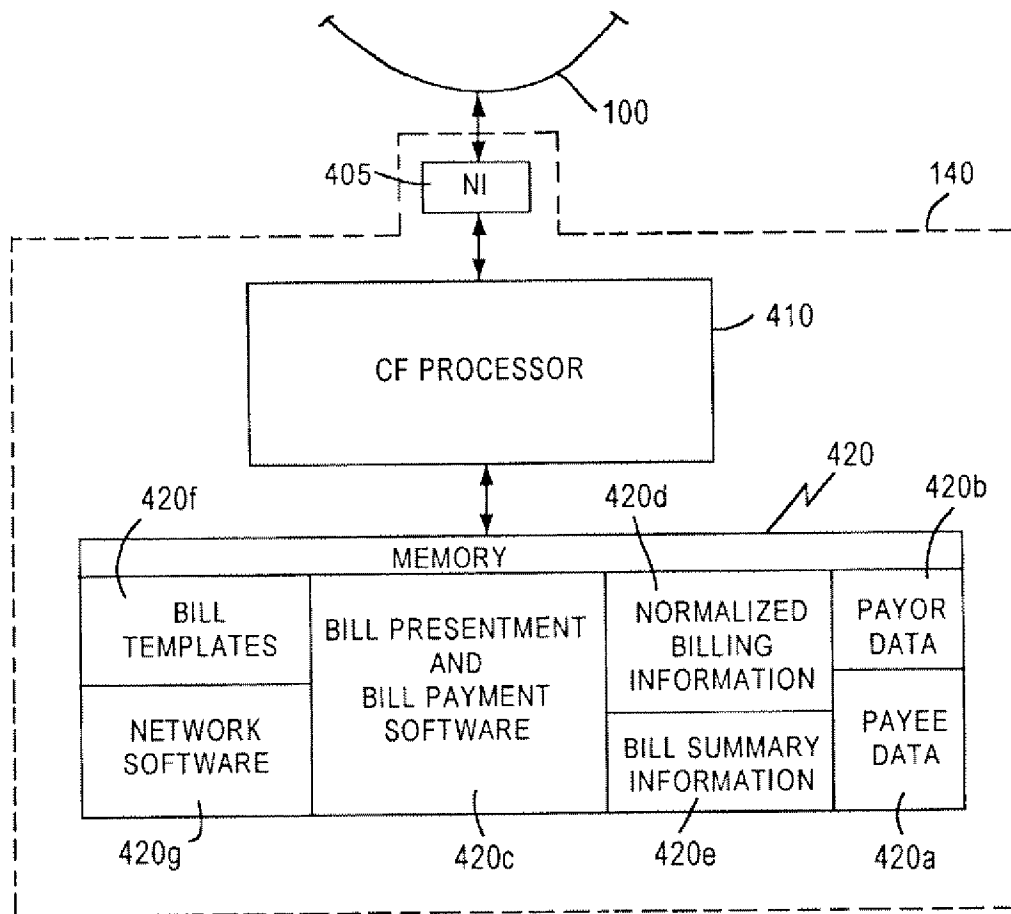


FIG. 2A

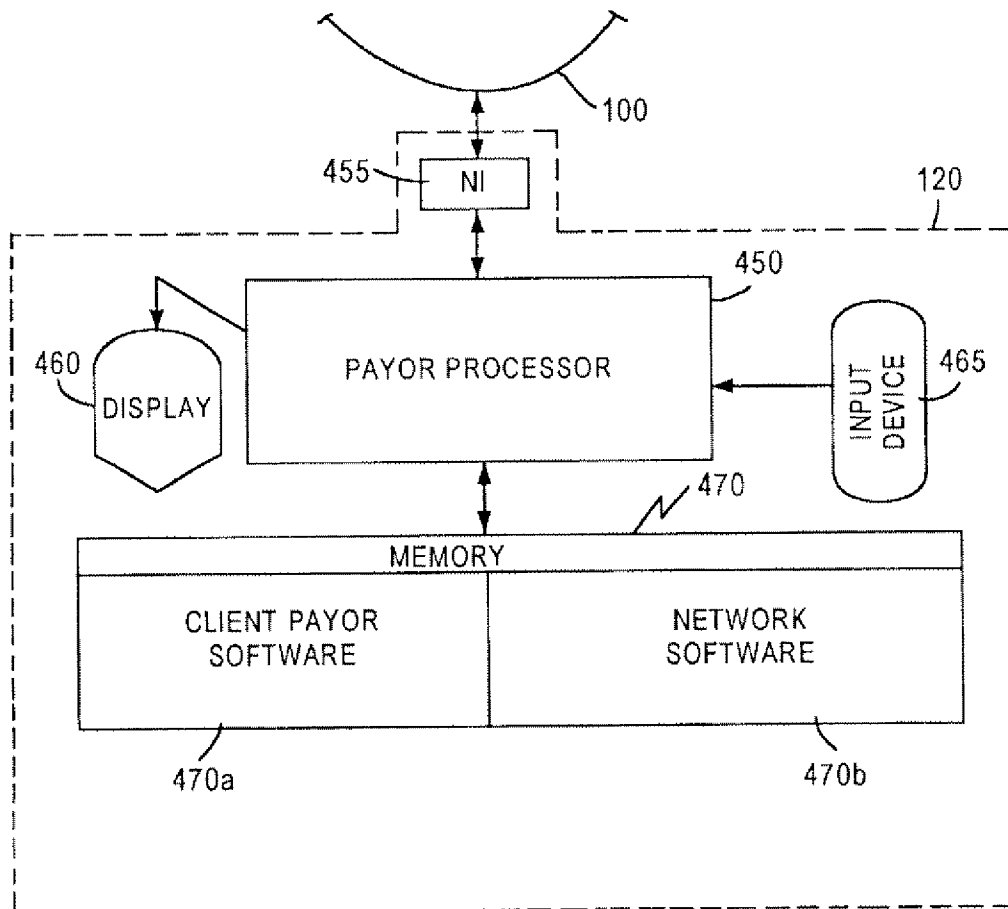


FIG. 2B

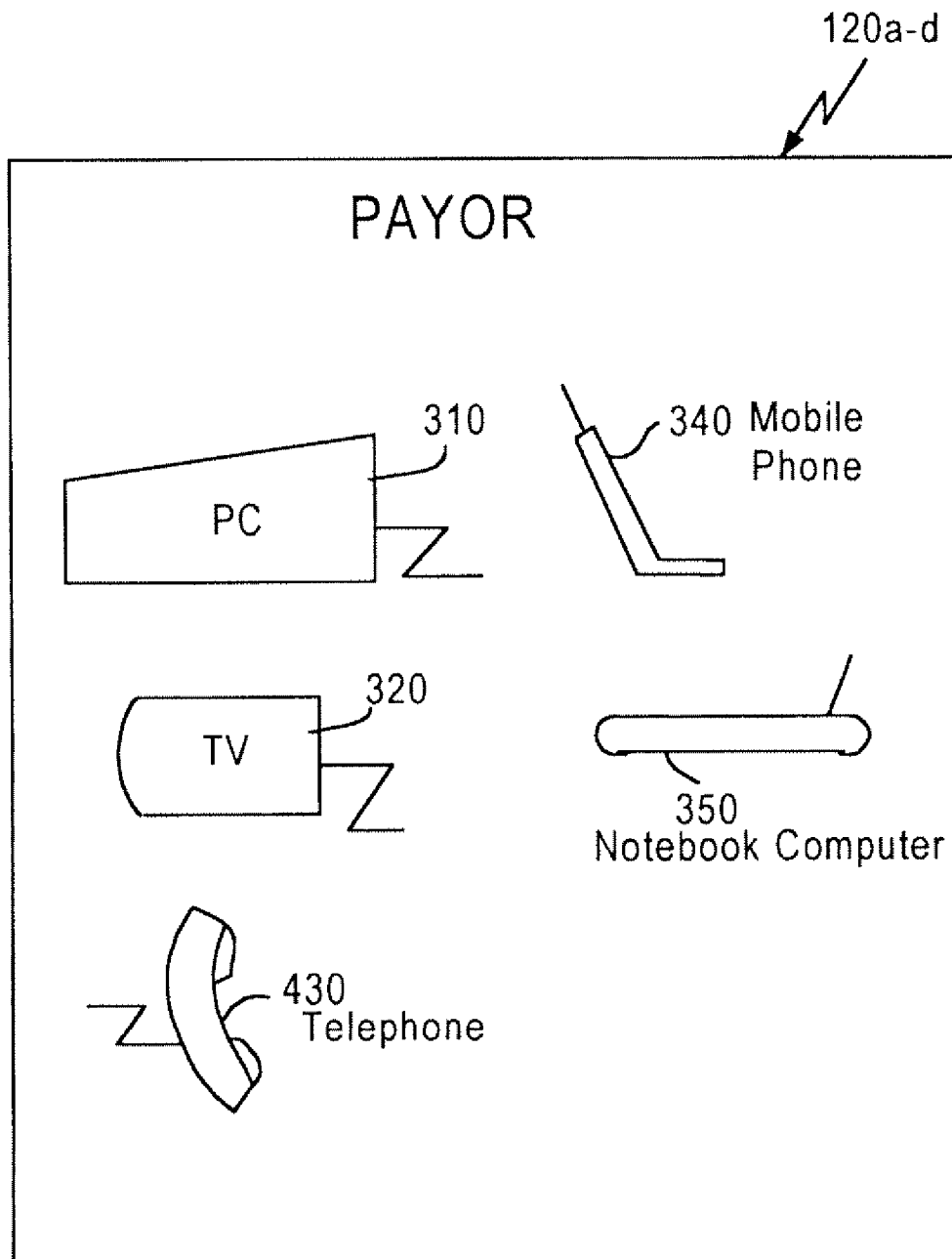


FIG. 3

Enrollment Select Biller

550

Please Select ▲

Please Select

BELLSOUTH TELECOMMUNICA

CAPSTEAD MORTGAGE * 565

CONSUMERS ENERGY

CUNA MUTUAL GROUP

Columbia Gas of Ohio *

Florida Power & Light

GPU ELECTRIC PENELEC * 560

GPU ENERGY JOPL

CPU ENERGY METED

Portland General Electric

SMALL BUSINESS ADMINISTRA

ACCT NO. 562

PLEASE INSERT

BILLER NAME

BILLER ADDRESS

ACCT NO. 570

FIG. 4

**Enrollment
Personal Information**

500

510 First Name MI Last Name

520 Social Security # Mother's Maiden Name

525

Street Address

530 City State Zip

Please Select ▼

Home Phone Work Phone

540

FIG. 5

**Enrollment
Banking and Login Info**

610

Memo	
c089430098c 0014098430 1438	
Route & Transit Number	Account- Number

620

Routing Transit Bank Account Logon Information	
--	--

User Name (Up to 10 char)

PASSWORD (Up to 6 char)

PASSWORD (confirm)

630

600

FIG. 6

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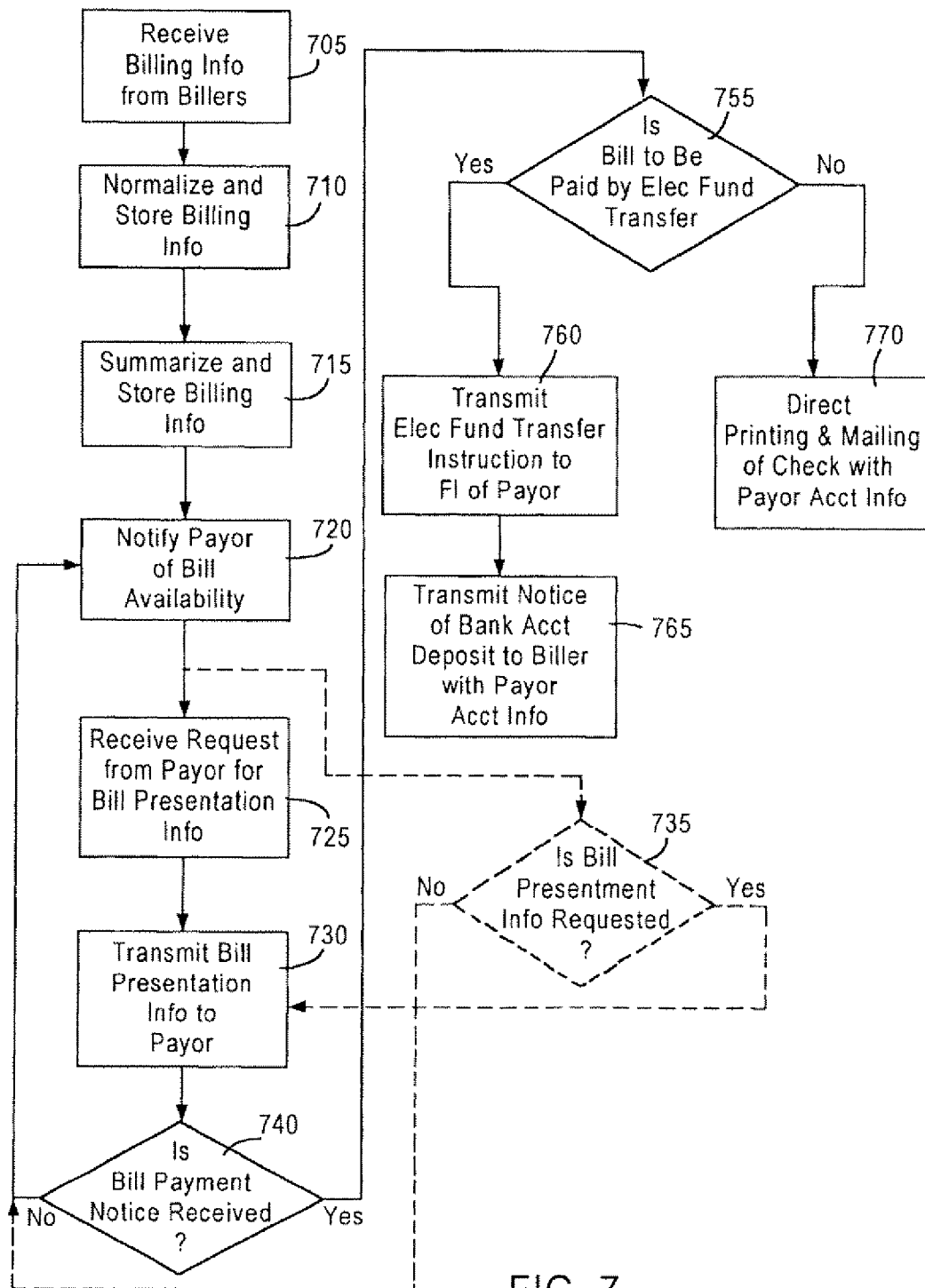


FIG. 7

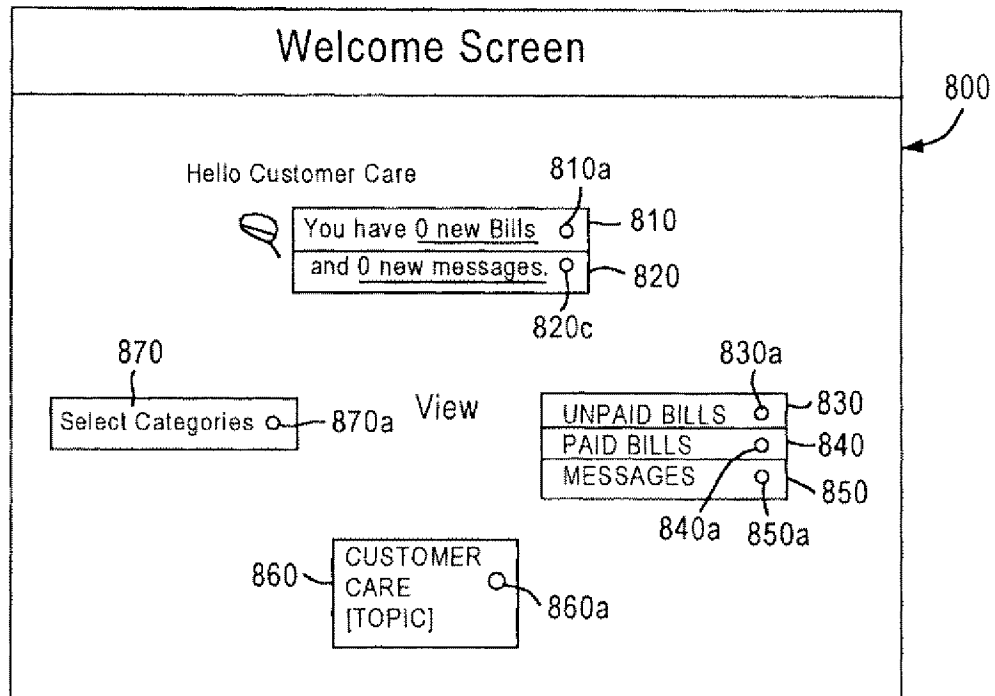


FIG. 8

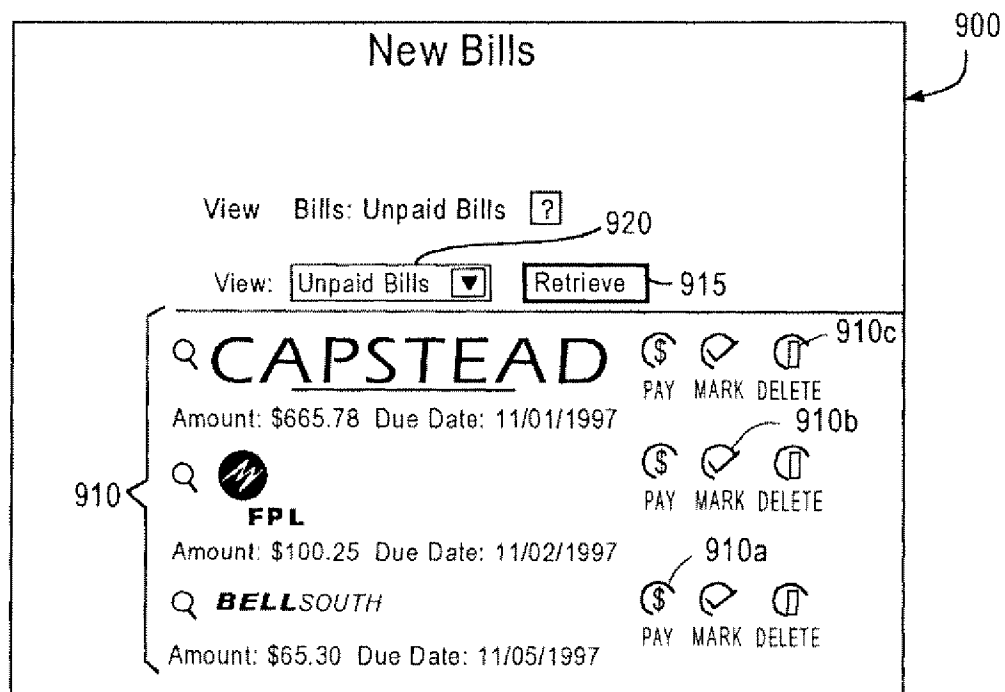


FIG. 9A

930

Quick Pay: Unpaid Bills ?

To Pay multiple bills in a particular category, specify the amount

940

Category: Unpaid Bills

Change Category 935

Pay	Payee	Amount
<input checked="" type="checkbox"/>	CAPSTEAD MORTGAGE	565.78
<input checked="" type="checkbox"/>	FLORDIA POWER POWER AND LIGHT	100.25
<input checked="" type="checkbox"/>	BELLSOUTH TELECOMMUNICATIONS	65.30

945

950

Pay Bills

Reset 955

Detailed description of FIG. 9B: This is a graphical user interface for paying bills. The main window is titled 'Quick Pay: Unpaid Bills' with a small question mark icon. Below the title is a subtitle: 'To Pay multiple bills in a particular category, specify the amount'. There is a 'Category:' label followed by a text box containing 'Unpaid Bills'. To the right of this is a 'Change Category' button. Below these elements is a table. The table has three columns: 'Pay', 'Payee', and 'Amount'. The 'Pay' column contains three checked checkboxes. The 'Payee' column contains the names of the bill payers: 'CAPSTEAD MORTGAGE', 'FLORDIA POWER POWER AND LIGHT', and 'BELLSOUTH TELECOMMUNICATIONS'. The 'Amount' column contains the corresponding amounts: '565.78', '100.25', and '65.30'. At the bottom of the window are two buttons: 'Pay Bills' and 'Reset'. Reference numerals are used to identify specific parts: 930 points to the top of the window, 935 points to the 'Change Category' button, 940 points to the 'Category:' label, 945 points to the checkboxes in the 'Pay' column, 950 points to the 'Pay Bills' button, and 955 points to the 'Reset' button.

FIG. 9B

Figure 9 is a screenshot of a "Current Bill Summary" screen. The screen displays a table with the following columns: "Biller Names", "Total Amounts Due", "Minimum Amounts Due", "Due Dates", and "Status". Below the table, there are summary buttons: "Pay Total of All Bills", "Pay Minimum for All Bills", a dropdown menu for "All Billers", a date range selector "Dates To", and "Retrieve" and "Pay" buttons. The screen is labeled with various reference numerals: 960 for the overall screen, 965a for the Biller Names column, 970a for the Total Amounts Due column, 975a for the Minimum Amounts Due column, 980a for the Due Dates column, 985a for the Status column, 990 for the table area, 992 for the Pay Total button, 994 for the Pay Minimum button, 996 for the All Billers dropdown, 998 for the Dates To selector, 999 for the Retrieve button, and 997 for the Pay button.

Biller Names	Total Amounts Due	Minimum Amounts Due	Due Dates	Status
				*
				*

Summary Buttons:

Pay Total of All Bills (992)

Pay Minimum for All Bills (994)

All Billers (996) ▼ (996a)

Dates (998) To (998a) ▼ (998a)

Retrieve (999) Pay (997)

FIG. 9C

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1000 ↗

PREBILL PAYMENT AUTHORIZATION

BILLER NAMES	AUTHORIZED PAYMENT	PAYMENT FREQ
	UP TO \$500.00	MONTHLY
	MINIMUM DUE	ONCE
	\$27.35	WEEKLY
	TOTAL DUE	YEARLY

1005
1010
1020c
1015
1030

1020 PAY TOTAL ALL BILLS TO xx/yy/zz ☐

1025 PAY MINIMUM ALL BILL TO xx/yy/zz ☐

DO NOT SEND BILL ☐

SEND BILL ☐

1025a
1035
1030a
1035a

FIG. 10A

1050

Setting up a Prebill Payment Authorization

1055 View Billers

1065 ACCOUNT #

1060 ☒ BELLSOUTH TELECOMMUNICATIONS

1070 ☐ Do not receive E-bills



1075 ☐ Receive E-Bills

1080 ☐ Auto-Pay E-Bills

Max amount: 1085'

FIG. 10B

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1120  PAY 1125  DELETE

BELL SOUTH ELECTRONIC BILLING NOTICE

TOTAL PAYMENT \$228.40	John Riley 1234 Main Street Anytown, USA 65434
DUE DATE September 10, 1998	

** BELLSOUTH** Account Number: 770 555-1247 240 1886
Bill Period Date: September 1, 1998

Summary of Charges

Current Charges
BellSouth

Monthly Service Charges	219.96
Other Charges and Credits	1.20
Itemized Calls	2.61
Taxes	4.63
Total Current Charges for BellSouth Companies	228.40
Total Current Charges Due Before Mar 4	228.40
Total Current Charges include the following amounts:	
Regulated Charges	65.74
Nonregulated Charges	162.66
Total Amount Due	228.40

1100

1110

FIG. 11

1200

To pay a bill fill in the payment information and click on the Pay Bill button below.

John Riley 1234 Main Street Anytown, USA 65434	Date: 9/8/1998
1210 Pay to the order of: BELLSOUTH TELECOMMUNICATIONS	Amount: 228.40
Pay: Once	1225

1215

1220

1205

1230 Pay Bills

FIG. 12A

1250

Pay Bills

Pay Bills?

To pay a bill fill in the payment information and click on the Pay Bill button below.

GEORGE P. BURDELL
46704 Tremont Terrace
NORCROSS, GA 300920000

Pay to the order of:
"Please Select" ▼

Pay: Once ▼

Date:

Amount:

Pay Bill

Reset

1260 1265 1255 1260a 1270 1275 1275a 1280 1285

FIG. 12B

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1250

Pay Bills

Pay Bills

To pay a bill fill in the payment information and click on the Pay Bill button below.

BRENDA K CONLEY
51 GRAND BLVD
SHELBY, OH 448750000

Date:

Pay to the order of:
 ▼

Amount:

1255

Pay: ▼ 1275a

1275

Once

Weekly

Biweekly

Monthly

Quarterly

Triannual

Semiannual


Yearly

FIG. 12C

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1300

Payment List

Payment List 

Billor	Date	Amount	Recurrence	Confirm #	Status	Action
Lakewood Racquet Club	10/25/1997	105.00	Monthly	WPBI-3M55021QJ	Pending	Stop/Edit
Lakewood Racquet Club	09/25/1997	105.00	Monthly	WPBI-3M55-21QJ	Processed: 09/22/1997 Check #. E-Pay	Inquire
Kim Heyde	09/10/1997	1.00	-	WPBI-4010-36EC	Processed: 09/22/1997 Check #. E-Pay	Inquire

1310 1315 1320 1325 1330 1335 1340

1305

FIG. 13

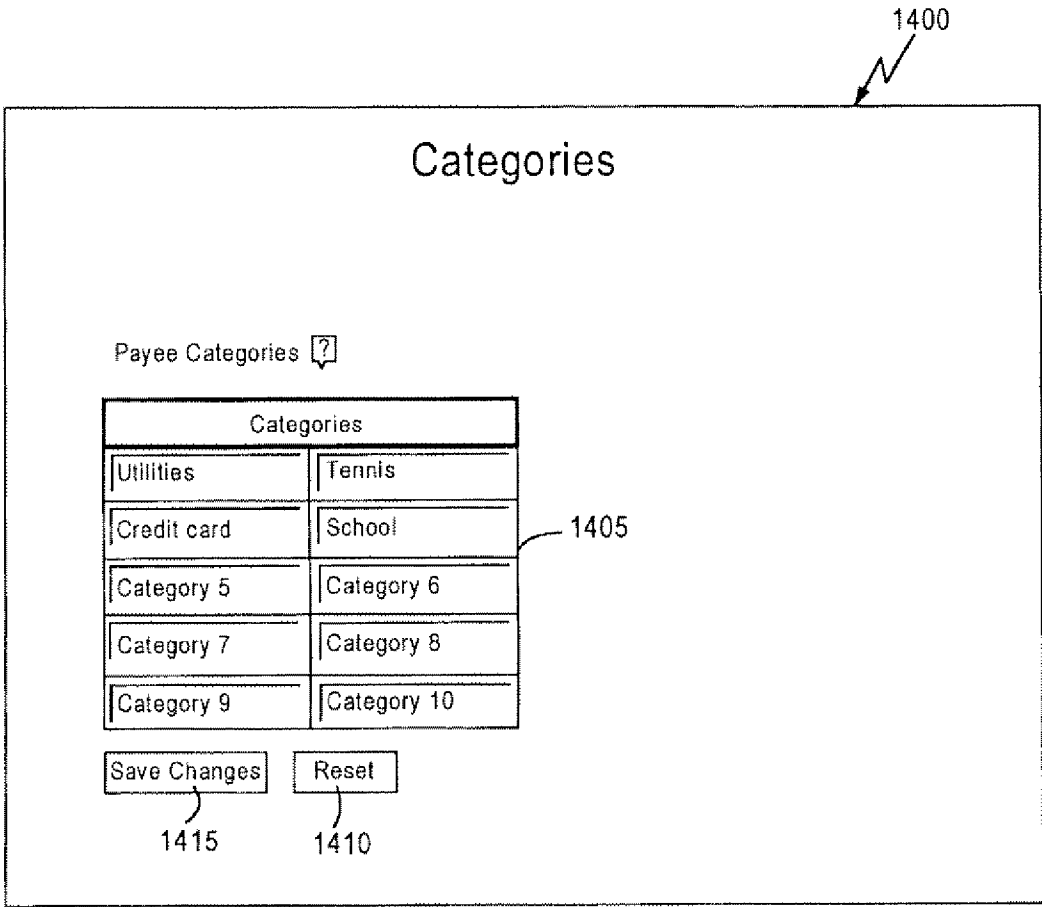


FIG. 14

1500

1530

1510

1515

1520

1525

15095

1535

1540

1545

1555a

1555

1560a

1560

1565a

1565

1570a

1570

1550

Payor Name & Address		Payment Due Date	
Pay to xyz Company		Total Payment Amount	
Invoice No.		Approved	

Billor Name	INVOICE #
Billor Address	INVOICE DATE
Payor Account No.	

Date	Product	Price
Date	Service	Price
Total		Minimum Payment

Payment Due Date

Terms and Conditions

Advertisements

Customer Care

Payment Made

FIG. 15